

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED
4/28/23 10:26 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:)
RYAN H. KARMANN) Case No. 19-23561-GLT
MICHELLE L. KARMANN,)
) Chapter 13
Debtor(s).) Related to Dkt. Nos. 93, 102
)
) X

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis** ☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate 3/7/23
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,209 effective 11/20.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,370, beginning 5/23. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ◆ PA Rev CL. #7
 - ◆ IRS CL. #9-2
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined

by Trustee to pay the claim in full during the Plan term:

- ◆ One Main Financial CL. #4

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-

- ☒ K. Additional Terms and Conditions:
- ◆ Trustee's Certificate of Default (at Doc 93) is treated as resolved by this Order.
 - ◆ Mortgage creditor in Part 3.1 of plan to be modified to conform to Transfer of Claim Servicing filed at Doc no 73. This is without prejudice of Mortgage creditor to obtain an order of Court further modifying the current creditor or servicer.

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended

plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic

stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: April 28, 2023



Gregory L. Adonio jah
Chief United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Ryan H. Karmann
Michelle L. Karmann
Debtors

Case No. 19-23561-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 28, 2023

User: auto
Form ID: pdf900

Page 1 of 6
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan H. Karmann, Michelle L. Karmann, 107 Wylie Avenue, Houston, PA 15342-1631
15120427	Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108
15120442	+ Hsbc / Aib, Po Box 961245, Fort Worth, TX 76161-0244
15120443	+ Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15135301	+ Lemon Refuse, 7 Wilson Ave, Canonsburg, PA 15317-1004
15120456	+ Stonegate Mortgage Corp, 4849 Greenville Avenue, Dallas, TX 75206-4130
15120465	+ Tsi/51, Pob 15273, Wilmington, DE 19850-5273
15135321	West Penn Power, Summit Park Dr, Pittsburgh, PA 15205

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 28 2023 23:49:48	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 28 2023 23:50:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15152837	Email/Text: ally@ebn.phinsolutions.com	Apr 28 2023 23:39:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
15120423	+ Email/Text: ally@ebn.phinsolutions.com	Apr 28 2023 23:39:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15151702	Email/PDF: bncnotices@becket-lee.com	Apr 28 2023 23:49:38	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15120424	+ Email/PDF: bncnotices@becket-lee.com	Apr 28 2023 23:49:39	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15135542	Email/PDF: resurgentbknofications@resurgent.com	Apr 28 2023 23:49:37	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15139213	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2023 23:49:58	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15120425	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2023 23:49:35	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15151699	Email/PDF: bncnotices@becket-lee.com	Apr 28 2023 23:49:53	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15157976	+ Email/Text: bankruptcy@capvs.com		

District/off: 0315-2

User: auto

Page 2 of 6

Date Rcvd: Apr 28, 2023

Form ID: pdf900

Total Noticed: 77

		Apr 28 2023 23:40:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15120426	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2023 23:49:49	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15158504	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2023 23:49:36	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15136261	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 28 2023 23:40:00	Clearview FCU, 8805 University Blvd., Moon Township PA 15108-4212
15120428	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
15120429	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenity Bank/pier 1, Po Box 182789, Columbus, OH 43218-2789
15120430	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenitybank/eddiebaur, Po Box 182789, Columbus, OH 43218-2789
15120431	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789
15120432	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
15120433	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15120434	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenitycb/gamestop, Po Box 182120, Columbus, OH 43218-2120
15120435	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenitycb/overstock, Po Box 182120, Columbus, OH 43218-2120
15120436	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenitycb/petland, Po Box 182120, Columbus, OH 43218-2120
15120437	+ Email/Text: ccusa@ccuhome.com	Apr 28 2023 23:39:00	Credit Coll/usa, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
15120438	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 28 2023 23:49:36	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15120450	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2023 23:49:38	Macys/dsnb, Po Box 8218, Mason, OH 45040
15158503	Email/Text: bnc-quantum@quantum3group.com	Apr 28 2023 23:39:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15120440	+ Email/Text: electronicbkydocs@nelnet.net	Apr 28 2023 23:40:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15120441	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 28 2023 23:39:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15135295	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 28 2023 23:39:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15154451	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 28 2023 23:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15120444	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2023 23:49:58	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15133813	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 28 2023 23:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15120445	+ Email/Text: BKRMailOPS@weltman.com	Apr 28 2023 23:39:00	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
15120446	+ Email/Text: bankruptcynotices@keybridged.com	Apr 28 2023 23:40:00	Key Bridge, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15120447	+ Email/Text: PBNCNotifications@peritusservices.com		

District/off: 0315-2

User: auto

Page 3 of 6

Date Rcvd: Apr 28, 2023

Form ID: pdf900

Total Noticed: 77

		Apr 28 2023 23:39:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15120448	Email/Text: ktramble@lendmarkfinancial.com	Apr 28 2023 23:39:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15153211	Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2023 23:49:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15424168	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 28 2023 23:39:00	Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
15159961	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 28 2023 23:39:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15120449	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 28 2023 23:39:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15120451	+ Email/Text: bankruptcy@marinerfinance.com	Apr 28 2023 23:39:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15134931	+ Email/PDF: cbp@onemainfinancial.com	Apr 28 2023 23:49:34	OneMain, PO Box 3251, Evansville, IN 47731-3251
15120452	+ Email/PDF: cbp@onemainfinancial.com	Apr 28 2023 23:49:43	Onemain, Po Box 1010, Evansville, IN 47706-1010
15158567	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2023 23:49:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15136293	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 28 2023 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15156270	Email/Text: bnc-quantum@quantum3group.com	Apr 28 2023 23:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15156269	Email/Text: bnc-quantum@quantum3group.com	Apr 28 2023 23:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15507924	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 28 2023 23:39:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
15135307	+ Email/Text: electronicbkydocs@nelnet.net	Apr 28 2023 23:40:00	S Department of Education c/o Nelnet, 121 S 13th St, Suite 201, Lincoln, NE 68508-1911
15120455	Email/PDF: cbp@onemainfinancial.com	Apr 28 2023 23:49:56	Springleaf Financial S, 198 W. Chestnut St., Washington, PA 15301
15120454	Email/PDF: cbp@onemainfinancial.com	Apr 28 2023 23:49:44	Springleaf Financial S, 5888 Steubenville Pike, Mc Kees Rocks, PA 15136
15120453	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 28 2023 23:40:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15120457	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:44	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15120458	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:56	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
15120459	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:56	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
15120460	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:44	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
15120461	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:58	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15120462	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:44	Syncb/zulily, C/o Po Box 965017, Orlando, FL 32896-0001
15156903	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0315-2

User: auto

Page 4 of 6

Date Rcvd: Apr 28, 2023

Form ID: pdf900

Total Noticed: 77

		Apr 28 2023 23:49:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15121279	+ Email/PDF: geccsedi@recoverycorp.com	Apr 28 2023 23:49:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15160060	+ Email/Text: bncmail@w-legal.com	Apr 28 2023 23:40:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15120463	+ Email/Text: bncmail@w-legal.com	Apr 28 2023 23:39:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15120464	+ Email/Text: bankruptcydepartment@tsico.com	Apr 28 2023 23:40:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15151788	^ MEBN	Apr 28 2023 23:37:24	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15131600	+ Email/Text: electronicbkydocs@nelnet.net	Apr 28 2023 23:40:00	US Department of Education c/o Neln, 121 S 13th St, Suite 201, Lincoln, NE 68508-1911
15135320	Email/Text: bankruptcy@firstenergycorp.com	Apr 28 2023 23:40:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15133686	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 28 2023 23:40:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15135322	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 28 2023 23:40:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 69

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr		LoanCare, LLC
cr		LoanCare, LLC as servicer for Lakeview Loan Servicing
15135273	*+	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15135274	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15135275	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15151700	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15135276	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15135277	*	Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108
15135278	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
15135279	*+	Comenity Bank/pier 1, Po Box 182789, Columbus, OH 43218-2789
15135280	*+	Comenitybank/eddiebaur, Po Box 182789, Columbus, OH 43218-2789
15135281	*+	Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789
15135282	*+	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
15135283	*+	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15135284	*+	Comenitycb/gamestop, Po Box 182120, Columbus, OH 43218-2120
15135285	*+	Comenitycb/overstock, Po Box 182120, Columbus, OH 43218-2120
15135286	*+	Comenitycb/petland, Po Box 182120, Columbus, OH 43218-2120
15135287	*+	Credit Coll/usa, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
15135288	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15135304	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, Macys/dsnb, Po Box 8218, Mason, OH 45040
15135289	*+	Debt Coll, 1109 Van Voorhis Road, Morgantown, WV 26505-0644
15135290	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15135291	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15135292	*+	Hsbc / Aib, Po Box 961245, Fort Worth, TX 76161-0244
15135294	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15135293	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15135297	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA

District/off: 0315-2

User: auto

Page 5 of 6

Date Rcvd: Apr 28, 2023

Form ID: pdf900

Total Noticed: 77

		71203-4774, address filed with court:, Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15135296	*+	Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15135298	*+	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
15135299	*+	Key Bridge, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15135300	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15135302	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15135303	*+	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15135305	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15135306	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15135309	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court:, Springleaf Financial S, 5888 Steubenville Pike, Mc Kees Rocks, PA 15136
15135308	*+	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15135310	*+	Stonegate Mortgage Corp, 4849 Greenville Avenue, Dallas, TX 75206-4130
15135311	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15135312	*+	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
15135313	*+	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
15135314	*+	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
15135315	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15135316	*+	Syncb/zulily, C/o Po Box 965017, Orlando, FL 32896-0001
15135317	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15135318	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15135319	*+	Tsi/51, Pob 15273, Wilmington, DE 19850-5273
15135323	*+	West Penn Power, P O Box 3687, Akron, OH 44309-3687
15120439	###+	Debt Coll, 1109 Van Voorhis Road, Morgantown, WV 26505-0644

TOTAL: 3 Undeliverable, 46 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor LoanCare LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Lorraine Gazzara Doyle	on behalf of Creditor Lakeview Loan Servicing LLC ldoyle@logs.com, logsecf@logs.com
Marisa Myers Cohen	on behalf of Creditor LoanCare LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com
Marisa Myers Cohen	on behalf of Creditor LoanCare LLC as servicer for Lakeview Loan Servicing, LLC. ecfmail@mw-c-law.com, mcohen@mw-c-law.com

District/off: 0315-2

User: auto

Page 6 of 6

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Joint Debtor Michelle L. Karmann ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr.

on behalf of Debtor Ryan H. Karmann ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10